वित्त मंत्रालय में राज्य मंत्री (श्री एम.वी. चन्द्रशेखर मूर्ति): (क) से (घ) केवल सरकारी खाते में विदेशी ऋणों पर दिये जाने वाले ब्याज की राशि वर्ष 1992-93 के दौरान 3875 करोड़ रुपए, वर्ष 1993-94 के दौरान 3749 करोड़ रुपए, वर्ष 1994-95 के दौरान 4125 करोड़ रुपए (अनंतिम) और वर्ष 1995-96 के दौरान 4325 करोड़ रुपए (अनुमानित) थी।

(ङ) सरकारी खाते में विदेशी ऋणों पर दिये गये ब्याज का भुगतान वर्ष 1992-93, 1993-94 और 1994-95 के दौरान क्रमशः कुल वार्षिक व्यय का 2.9 प्रतिशत, 2.6 प्रतिशत और 2.5 प्रतिशत था।

Interest on Loans and Advances

5302. SHRI V GOPALSAMY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government, RBI, public sector and private sector banks and financial institutions have raised interests on loans advances and also on deposits;

(b) whether Government would consider raising the interest of National Savings Scheme and National Saving Certificate and to other savings schemes in order to contain inflation and to encourage savings; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V CHANDRASHEKARA MURTHY): (a) Reserve Bank of India (RBI) have raised the maximum term deposit rate from 'not exceeding 11.0% per annum' to 'not exceeding 12.0% per annum' effective from April 18, 1995. As a result of the hike in the maximum term deposit rates many banks raised the interest on terms deposits of certain maturities. To protect the spread between the higher cost of funds resulting from the hike in the deposit rates and earnings on their deployment, most banks raised their prime lending rate by 0.5 percentage point *i.e.* to 15.5% excluding interest tax.

(b) and (c) There is no proposal at present to raise the rates of interest of National Savings Scheme, National Savings Certificate and other Small Savings Scheme.

Committee on National Social Assistance Scheme and Group Life Insurance Scheme

5303. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government have constituted a Committee to operationalise the National Social Assistance Scheme and the Group Life Insurance Scheme to cover the poor and needy beneficiaries from households, below the poverty line, three fourths of whom are likely to be women as reported in a news-item published in the Hindustan Times dated 21st April, 1995;

(b) if so, what are the terms/ composition thereof indicating components and total number of people likely to be covered and by what time full details proposed to be worked out by the Committee; and

(c) what is the likely expenditure involved during the current financial year and total provisions made in 1995-96 Budget indicating allocation, if any, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) to (c) Yes, Sir. A Committee has been constituted on the 12th April, 1995 to operationalise the announcement made by the Finance Minister with regard to National Social Assistance Scheme and Group Life Insurance Scheme in rural areas. The composition of the Committee and its terms of reference are given in statement enclosed. (*See* below) The Committee has been requested to submit its report within a period of 3 months from the date of its constitution. The number of people likely to be covered and likely expenditure under the scheme

will be known only after the Committee submits its final report.

Statement

Scheme and Group Life Insurance Scheme

Composition of the Committee

1.	Shri B. No. Yugandhar, Secretary, Ministry of Rural Areas and Employment Government of India	Chairman
2.	Secretary Expenditure or his representative	Member
3.	Secretary Welfare or his representative	Member
4.	Advisor (Rural Development) Planning Commission	Member
5.	Prof. S. Guhan Madras Institute of Development Studies	Member
6.	Smt. Nirmala Buch, Member, PESB	Member

7 to 10 A representative each of the State Governments of Karnataka, Madhya Pradesh, Rajasthan and West Bengal.

In addition to above, for purposes of working out the details regarding the Group Life Insurance Scheme of LIC, the Committee could coopt senior officials of LIC and Department of Insurance to assist them. Similarly, officials of Ministry of Health and Family Welfare may be coopted with the work of the Committee.

Terms of Reference of the Committee

(1) To work out the salient features of the new Centrally Sponsored Scheme on National Social Assistance for the poor comprising of the three components, namely, (a) old age pension; (b) lump-sum survivor benefits to rural households; and (c) provision of sustenance for pre-natal and post-natal maternity care to women belonging to poor households for the first two births.

(2) To work out the eligibility criteria for persons who would benefit from these three schemes and the manner in which these criteria willbe implemented and administered at the field level, especially in Panchayats.

(3) To work out the details relating to the sharing of the costs between the Centre and the States, keeping inview the objectives of the scheme.

(4) To work out the annual expenditure of the scheme, especially during the commencement year 1995-96 and the appropriate provisions required for its implemenation.

(5) To work out the modalities for ensuring the flow of funds and institutional arrangements through Panchayats for identification and prompt disbursement of these benefits, including methods of verification of claims.

(6) To work out the linkage with health care and family welfare measures to those benefiting from the provison of assistance for pre-natal and post-natal maternity care.

(7) To work out the detailed framework for ensuring that this scheme is properly monitored and made acountable to State Legislatures and the Parliament for distribution of benefits and their appropriate utilisation.

(8) To work out the salient features of the Group Life Insurance Scheme of the LIC, which will be implemented by Panchayats in rural areas in consultation with LIC.

(9) Any other matter of relevance and importance connected with these.

Non-Performing Assets of United Bank of India

5304. SHRI GURUDAS DAS GUPTA: Will the Minister of FINANCE be pleased to state:

(a) what is the total non-performing assets of United Bank of India;